

UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF RHODE ISLAND

BRADLEY SMITH, an individual,	)	
	)	
Plaintiff Pro Se,	)	
	)	
vs.	)	Case No. 1:16-cv-00144-S-LDA
	)	
DEBORAH GARCIA,	)	
	)	
Defendant.	)	

**AFFIDAVIT OF STEVE RHODE**

1. My name is Steve Rhode. I am the founder and owner of Myvesta Foundation, a for-profit corporation organized in Delaware with its principal place of business in North Carolina.

2. Myvesta Foundation owns and operates the Get Out of Debt Guy web site, located at [getoutofdebt.org](http://getoutofdebt.org). The Get Out of Debt Guy web site endeavors to provide accurate information and sound advice, using journalistic research and efforts, to provide readers with information they can use to make more informed decisions about debt-related issues. The site includes articles about how to do better dealing with personal debt issues and what to watch out for, as well as stories about particular companies and entities that provide debt relief help, some of whom are quite legitimate and others much less so. We make every attempt to make sure that advice is offered independent of any commercial objective or influence.

3. I write the majority of the articles on the Get Out of Debt Guy web site, relying on my extensive experience, first getting out of a crushing level of debt after a real estate company that I owned failed, and then founding a non-profit company to help people with money troubles, using what I had learned from that experience. An account of my experiences appears on the web site at <https://getoutofdebt.org/about-steve-rhode>.

5. The Get Out of Debt Guy web site is largely supported by advertising, and it depends on visitor traffic for its advertising revenues. When the viewership of the web site is reduced, that reduction affects Myvesta's ability to earn revenues. It also reduces Myvesta's ability (and my own ability) to offer information and opinions to the public that I want to be able to communicate.

6. The main way that Myvesta secures traffic to the Get Out of Debt Guy web site is through visits from search engines – that is, an Internet user conducts a search using as a search term a subject, or the name of an individual, or the name of a company, that is discussed on the web site; finds a link to a page on the Get Out of Debt Guy web site among the search results; and clicks that link to read what the site has to say on that subject. Search engine referrals provide the vast majority of traffic to the site.

7. Consequently, if a search engine removes a particular page from the database on which it runs search queries, the result is to harm both Myvesta's ability to communicate views and opinions to the public on issues of public concern, and Myvesta's ability to earn advertising revenue.

8. The Get Out of Debt Guy solicits input from the web site's readers, and uses that input as the basis for articles. Readers send in questions, or they send in copies of communications including mass mailings from debt solutions enterprises; I often reprint such questions and comments as well as exemplars of solicitations, and then answer the questions or comment on the communications.

9. Although I am the author of most articles on the Get Out of Debt Guy web site, for many years the site has also included a comment feature, by which users of the web site can post their reactions, views and opinions directly on the site. I often find these comments stimulating, and use them as the basis for other articles; sometimes I will respond directly to the comments in the

comment section. When I write in the comment section, I use my own name.

10. Some people who post comments use their own names, but others use pseudonyms to protect their privacy — being deeply in debt, and having to use the service of debt-resolution firms, can be personally embarrassing. Myvesta strives to protect the privacy of the site's users. Myvesta generally will not release information that could be used to identify a user without receiving a subpoena or other legally enforceable court order for that information, and it insists that persons serving subpoenas live up to the *Dendrite* standard of showing a basis for any claim that the speaker was engaged in wrongdoing in making the comments.

11. Over the years, the Get Out of Debt Guy web site has used different ways for its users to post their comments. For the past few years, users who want to comment have to sign in using their accounts on Google, Facebook, Twitter, or Disqus. Myvesta itself receives only the name that the commenter provides (often a pseudonym), the email address they provide (which may be fake) and the Internet protocol address ("IP address") from which the comment was posted. By combining the IP address with the precise time of posting, someone who wanted to obtain the identity of the commenters could figure out what Internet Service Provider ("ISP") needed to be subpoenaed to identify the commenter.

12. Another piece of information that can generally be gleaned from the IP address is the approximate physical location of the computer from which the commenter was gaining access to the Internet at the time the comment was posted. An IP address consists of a series of numbers; particular numbers are generally secured in blocks by particular ISP's, and the numbers used by ISP's that operate over a broad geographical area are generally allocated to particular parts of their service areas. Online geolocation tools can be used to obtain this information for a particular IP

address.

13. I have never received a subpoena seeking the IP address associated with either of the anonymous comments identified in the complaint. Moreover, I have examined the IP address for each of those comments, and both IP addresses are located in different parts of the state of California. (I am not specifying the IP addresses here to protect the privacy of the commenters; I am aware of no evidence that either comment contains false statements or is actionable for any reason.)

14. The Terms of Service for the Get Out of Debt Guy web site are posted at <https://getoutofdebt.org/terms>. I attach a copy of those Terms as Exhibit A. Those terms provide that, as a general matter, when comments are posted on the web site, they remain on the web site. The comments are not removed because the person posting them later regrets having posted them and wants to have them removed. If commenters later develop regrets, they have the option of returning to the site to post a retraction and/or an explanation. I believe that the public interest is better preserved by the creation of such a record than by the removal of nasty or even false comments. Therefore, we adhere to this policy even if a commenter is sued for what he or she says on our web site, and would rather take the comments down than defend the lawsuit (or pay damages). Indeed, people who are deeply in debt, and criticize companies during a difficult emotional and financial time in their lives, are rarely able to afford lawyers to defend themselves against litigation. Consequently, I believe that this policy eliminates one of the incentives for bringing SLAPP suits against online critics of such companies.

15. Even if Deborah Garcia were really the person who posted the anonymous comments at issue in this case, and really signed a consent agreement with Bradley Smith, she would have posted her comments subject to the Terms of Service above. As I see it, she had no right to agree

that Myvesta should release her from the terms applicable to her posting.

16. In the event parts of a particular comment are subject to a court order finding specific language false and defamatory, my way of analyzing this issue changes. My understanding of the legal protections provided by section 230 of the Communications Decency Act, 47 U.S.C. § 230, is that Myvesta cannot be sued or held liable for the contents of comments that third parties place on the site, and that this immunity extends to barring injunctions. On the other hand, if a judge with power to act were to weigh the facts in the course of a lawsuit between the speaker and the speaker's target of criticisms, and were to decide that a specific statement is false, as I see it that decision would have to be respected. So I would take orders commanding removal of specific comments on a case-by-case basis, depending on the circumstances.

17. I am aware that Google, and perhaps other search engines as well, consider on a case-by-case basis whether to remove particular web pages from their search engine databases. To the extent that I conclude that Google would remove an entire page from its database in response to a court order directed at a single comment on that pages, if the comment that is subject to the court order were not removed, I might well remove the comment in order to protect our ability to communicate the remaining information on that web page to the public. Again, this is something that Myvesta would consider on a case-by-case basis. But Myvesta was never told about the order in this case and never had the chance to decide whether to remove the specific comments in the circumstances.

18. I worry about the impact of having to defend litigation based on the contents of comments on the Get Out of Debt Guy web site on the ability to maintain the web site. Even though lawsuits based on the comments on the site would be baseless, in light of section 230, it is expensive to pay lawyers to defend such cases. In some recent cases, suits like this one have been filed over

comments, even without naming Myvesta as a defendant; and then the plaintiff goes to Google to try to get the entire page taken out of its database – without ever giving Myvesta notice or asking that a particular comment be removed. Because I consider the contents of the articles to be more important than the content of the comments, I have had to weigh the possibility of disabling comments altogether to avoid the financial impact of having to deal with such litigation.

19. I was not aware of this litigation, or of the entry of the injunction in this case, until I received an email from Paul Levy on Friday, August 19, 2016, attaching copies of the complaint, the “consent” motion, and the “consent” order. After Levy agreed to represent Myvesta pro bono, I contacted Bradley Smith to ask whether he had filed the case, or whether it had been done in his name without his authority. I had Smith’s contact information because I have discussed his company on the Get Out of Debt Guy web site, and he has responded to some of the points raised about the company. In fact, I placed his comments in the main “article” section, as an update to the article entitled *Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers*, located at <https://getoutofdebt.org/44980/alleged-former-employee-speaks-out-about-rescue-one-financial-loan-offers>. A copy of that article, along with all of its comments, is attached as Exhibit B.

20. Smith’s initial response was to say that he needed to check with others to see whether he might have been involved; however, he then responded with a firm denial. I attach a copy of his email to this effect as Exhibit C.. I then put Smith in contact with Levy

21. I attach as Exhibit D a copy of the article *Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer*, located at <https://getoutofdebt.org/86646/reader-raises-concerns-about-financial-rescue-llc-and-success-link->

processing-llc-by-consumer, along with all of the comments posted to it. I attach as Exhibit E a copy of the article entitled *My Parents Were Contacted by Debt Relief Centers of America-Sharron*, <https://getoutofdebt.org/46403/my-parents-were-contacted-by-debt-relief-centers-of-america-sharron>, along with all the comments posted to it.

22. The anonymous comments quoted in the complaint were posted only to the *Alleged Former Employee* article, attached as Exhibit C, and not to either of the articles whose URL's are set forth in the complaint.

23. Since learning about this lawsuit, I have tried to identify other lawsuits like it, in which complaints were filed against individuals who supposedly placed comments on the Get Out of Debt Guy web site, along with documents in which those individuals admitted to posting defamatory matter and agreed to settlements according to which the comments were to be removed and, if not removed, the order was to be submitted to search engines to get them to delist pages on the Get Out of Debt Guy web site. I have located other such suits, at least one of which was also filed in the name of Bradley Smith as an individual, and in which a consent judgment, purportedly signed by the pro se defendant, was submitted shortly after the filing of the complaint, agreeing to relief vis-a-vis search engine listings similar to what was submitted in the name of Deborah Garcia in this case.

Pursuant to 28 U.S.C. § 1746, I hereby certify under penalty of perjury that the foregoing is true and correct. Executed on September 7, 2016.

A handwritten signature in dark ink, appearing to read 'Steve Rhode', written over a horizontal line.

Steve Rhode

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[Report a Scam](#)
[Submit a Tip](#)
[Subscribe](#)
[Submit Guest Post](#)
Get Out of Debt Guy<sup>SM</sup>

## Debt Relief - Who's Best?

Don't Get Scammed, Read This First. Reviews of The Top 3 Debt Companies


[Ask Me a Question](#)
[Report a Scam](#)
[I Buy Junk Mail](#)
[Debt Relief Industry](#)
[Contact Us](#)
[Submit a Tip](#)
[Subscribe](#)
[Home](#) > [Terms](#)

## TERMS

## The Sites Founding Principals

The GetOutOfDebt.org site by the Myvesta Foundation is dedicated to providing the best information possible using journalistic research and efforts to provide readers with information they can use to make more informed decisions about debt related issues. This may include articles about how to do better, what to watch out for and stories about companies and entities that provide debt relief help. We make every attempt to make sure that advice is offered independent of any commercial objective or influence.

## This Site is Absolutely Free to Use

Since there is no charge for the use of the site and information and we sell no products and services the site revenue must come from outside advertising.

We find that by receiving income from outside advertising we can reach and help the most amount of people with our free advice and do not have to charge readers for help. It's a win-win solution and one which we attempt to guard with ferocity so that our work remains as independent as possible.

## Why There Are Ads

Since this site does not charge users or visitors any fee, nor sell any products or services the reality is that any income this site derives from advertising helps to pay for the reporting, research, and journalistic work we do, just as any newspaper, magazine, news operation, television channel, radio station, or publication is supported by advertising revenue. It is because of the ads that this site can do all the good work it does.

Our work is not paid for by consumers or by creditors as credit counseling is, and we sell no services as debt relief companies do, there are no products to buy and we don't even solicit contributions to help fund our work.

## Information About Advertisements



*Site visitors should exercise the same level of caution when selecting a merchant or provider from links or advertisements on this site as they would if they found the link elsewhere. The fact that an ad appears and is linked is NOT an endorsement from this site.*

## The Site Operates Independent From Monetization

As of August 25, 2015, the GetOutOfDebt.org website established a relationship with an outside third-

## SEARCH THE SITE

Google Custom Search

Search

to search type and hit enter

## GET OUT OF DEBT HOTLINE



Call the Get Out of Debt Guy  
FREE Debt Help Hotline  
or Answer the Questions Below

1-888-919-3323

What may we help you with?

Student Loan Debt

How much do you owe?

Select...

What type of student loans do you have?

Select...

What is the status of your loans?

Select...

Get Help

Debt.com  
When life happens...

## BLAZING HOT TOPICS

Rhode Affidavit  
Exhibit A
[Student Loans](#)  
[Discharge](#)



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party entity to handle all income and monetization and the site has no input on those arrangements in order to not influence our editorial work. We have separated editorial and advertising responsibilities.

#### You Can Use Some Content From The Site

If we have published something of interest to your readers, you can quote a small part of the content and you are required that you link back to the original story on the site from where you use it. You will need to maintain any links from the excerpted content you use. Regular reposting of our content, such as scraping, or essentially reposting our RSS feed will result in a DMCA complaint and slap upside the head. We wish it did not have to be that way but so much content has been copied off the site without linking back that it is now irritating.

#### Your Privacy

We don't give people access to the email address you might provide us without your permission or unless required by law or unless the issue at hand is one that regulators or a fellow journalist are interested in looking into. In that case we may forward the information/comment you leave and email address on to government regulators and fellow journalists to allow a regulator or journalist to contact you for more information so you can assist them, if you want, in their investigation of your issue.

If you have asked one of the site experts a question then your question will be forwarded to them and they will see your email address. If you have asked for help with a particular solution such as bankruptcy, debt settlement, credit counseling, etc. then your request will be forwarded to an outside entity that will have access to your email address.

When you submit a question through the site your email address will be automatically added to our daily email list so we can keep you posted of important debt relief issues. You may unsubscribe at any time with just one click. This site may track the IP address of visitors and it is possible that a cookie may be written to your computer to keep you logged in to the forum or comments, for example.

We will comply with any legal request for visitor information if required to do so. If we reasonably suspect that you have the site for an unauthorized, illegal, or criminal purpose, you give us express authorization to share information about you, all information, and any of your activity with law enforcement. If you want to contact the site about this policy, use contact information on this page [here](#).

#### We Are Not a Lawyers

The core advisors on the site are not lawyers, accountants, tax advisers, and anything else like that. While some material may contain legal information it is specifically not legal advice. Any advice that we might give that you might think might fall into any of those buckets is accidental and unintended. If you need legal advice or assurances the advice given applies to a specific situation you should personally contact an attorney who is licensed to practice law in your state.

#### The Limit of The Advice We Give

Let's look at the situation for a moment, we answer debt questions and we do it solely based on the information that has been provided by the person asking the question, which is most often, limited. It would be impossible to give really detailed and specific advice without having more information at hand. The advice that we give is "as is", if you want specific and personalized advice we would urge you to speak with a bankruptcy attorney, accountant, debt management company, debt settlement company, debt coach or someone else that we may have forgotten to mention. The advice given does not come with a warranty. It's your job to evaluate the advice given and application of the advice.

#### Our Opinion

Most of the content on the site in reviews or articles that we write is either sourced facts and/or our opinion about whatever subject we are writing about. Believe it or not, we are entitled to have an opinion and share it with readers.

#### Comments, Questions, and Advice From Others

Other people, unknown to us, may offer advice and suggestions via the website in user submitted content and the site is simply an interactive computer service when it comes to third-party submitted content. All that advice and information is "as is" and we have nothing to do with it. If you elect to follow it, that is up to you. User content does not reflect our views and we do not assume any responsibility or liability for any user content, questions, comments or forum posts or for any claims, damages, or losses resulting from any use of the Site or the materials contained therein. User supplied content may be edited or deleted if necessary but that happens only under the rarest of situations.

GetOutOfDebt.org and the Myvesta Foundation is an interactive service provider, just like any website that allows user-generated content. We cannot possibly monitor the accuracy of the huge volume of information that our users choose to post and are not liable for the content we do not post.

#### VERY IMPORTANT CALCULATORS

- [Get Out of Debt Calculator](#)
- [What Repaying Your Debt Will Cost You in Retirement - Calculator](#)

#### IMPORTANT ARTICLE LINKS

[Report Typo - Report Error](#)

#### MY MOST POPULAR GET OUT OF DEBT GUIDES:

##### Popular Guides

- [Those That File Bankruptcy Do Better Than Those That Don't](#)
- [Why Income Based Student Loan Payments Can Be a Terrible Trap](#)
- [The Fine Art of Getting Out of Debt](#)
- [How to Try to Get a Refund From a Debt Relief Company](#)
- [The Ultimate Guide to Dealing With Student Loans You Can't Afford](#)
- [Money Personality Quiz and Test. What Are Your Spending Habits?](#)
- [The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line](#)
- [These Private Student Loans Can Be Easily Discharged in Bankruptcy](#)
- [Top 10 Reasons You Should Stop Paying Your Unaffordable Private Student Loan](#)

[See All My Free Guides Click Here](#)

#### MORE AVAILABLE HELP

[Debt Settlement Help  
Click Here](#)

[Student Loan Help  
Click Here](#)

[Credit Counseling Help  
Click Here](#)

[I Buy Your Junk Mail  
Click Here](#)

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Commenters may be blocked or deleted at will by this site. If you have a concern over a comment posted you can flag it for moderation and it will be reviewed. Comments are not moderated in advance. If legal action is taken against a comment made by you, you will be responsible for defending your statements made.

As a rule, once comments are posted, they remain on the site. Comments are generally not deleted so if you want to change or delete your comment you will need to post a followup comment to the one in question to explain your change.

**Please note that once you post a comment or content, it becomes part of the public conversation.** Our policy is that we will not remove a user's content unless they are in violation of our Terms of Service, and we won't remove them otherwise except in very extreme circumstances. So if you want to say something that you will later regret personally, it is advisable that you use a username and IP address that does not identify you. **We cannot simply remove your content because you have a change of heart about making those statements.**

Our comment policy mirrors that of other sites like The Daily Beast. Commenters are able to edit their comments for a few minutes after submission. They do have a second chance to change or alter their comment. – Source [\[link\]](#). Slate has a similar policy and they say, "We don't allow people to delete or edit their comments, because we don't want to allow people to disrupt discussions in the middle of a thread." – Source [\[link\]](#). Even Gawker and the Washington Post have similar no comment deletion policies. – Source [\[link\]](#). Source [\[link\]](#)

#### **What To Do If You Find The Information On This Site Helpful**

If you want to help us, help others, the best thing you can do is tell others about this site. You can do that by submitting the site or article URL to places like Digg, Stumble Upon, Slashdot, etc. Feel free to talk about this site on any forum or place on the web where people might be that I could help with my free advice. Here is a quick list of six free ways you can help.

#### **We Are Just Trying To Do a Good Thing**

If you have an issue or problem with any advice that we've given, please post it in the comments for that question. There are always alternative points of view and it is helpful for everybody to discuss them. We are not a debt Gods, although some of us have played one on the television show "Starting Over." We are fallible as everyone is. Most importantly, advice and options change over time but we just can't go back and edit all past questions with new information.

#### **What We Don't Do**

We do not provide any services directly to individual consumers through private coaching, consultations or any paid services. We do not sell any products we or others create and we don't charge for the general help we give others and we do not charge for investigate reports and research we do.

#### **What Happens When You Email Us or Fill Out a Contact Form**

When you email or use a site contact form and we publish your content we may use your first name from your email as the name on my answer or post. We will never reveal your email address or release it to any other party without your permission, unless required by law. Your email address is totally safe with us. We hate spam as much as you do.

If we are falling behind in answering questions we may post your question on the site so you can get an answer as quickly as possible from readers.

If we post it to the site you will be notified of any response.

We reserve the right to post any question or information publicly on the site from any email address sent to us or via an online submission form.

#### **Let's Talk About All User Submitted Content in General**

Once a question, comment, comment form, guest post, or any user or third-party supplied information is published on the site the user remains solely liable and responsible for their submitted content. We make no assurances of the truth, quality, or accuracy of user supplied content.

This submitted information is not deleted later. If you submitted information and need to make a correction or retraction to a statement you made and submitted, we will gladly publish your error correction, addendum or retraction in conjunction with the original content submitted.

Some submitted user content may be posted by this site as comments on the site if they relate to a question or article already posted.

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Reader submitted questions will appear above the answer provided, as submitted.

Bottom line, if you don't want your content, statement, question or comment to appear on the site, don't submit it.

#### Why We Do Not Accept Money to Remove Articles

You might be familiar with some websites that post information only to take it down for the payment of some fee. And on more than one occasion we've been approached to remove an article in exchange for a large sum of money. We don't do that and have never accepted an offer to do so. Please do not approach us with any such offer.

Rather than hold information hostage for money, we invite you to add any statement, clarification, or repair any error in a story that names you, absolutely free. You can do any or all of that, right here.

If you believe that any information we have published is incorrect, we want to know. If you persuade us that we made a mistake or that a situation warrants further treatment, we will revise or update our posting for no charge.

But we are not in the publishing business to acquire hostages. You couldn't trust us if we took down truthful, accurate information because someone paid us money. Neither our First Amendment rights nor our opinion is for sale.

#### Why We Do Not Alter Past Stories

We are sometimes asked by people or companies we've previously written about to change a past factual story. We don't do that. If the entity has recognized they needed to alter or address an issue, then removing the past story does not help to reinforce they've taken positive steps to better serve consumers. That makes for a much more beneficial and positive story for the entity in question.

We read the following passage from the Detroit News newspaper where they addressed a similar issue.



*Once the review was published we should have maintained the wording in all our formats and avoided any sense that we were acting at the influence of any interest aside from our readers' interest.*

*Why is that so important? The credibility of our journalism is our calling card to your doorstep and your digital screen. We simply cannot act at any behest but yours and we must avoid any appearance to the contrary.*

*It is a fact of life that our reviews will sometimes ruffle commercial feathers. For example, in our On Screen section Friday, one of our movie reviews appeared under the headline, "Kaboom' is incompetent, absurd." Whether we are reviewing a movie or a new Thai restaurant or a \$90,000 sportster, our readers must be certain they have the author's unvarnished opinion, free of any commercial or outside consideration - Source [\[link\]](#)*

#### If You Are Pissed Off at Us Because of This Site

It is not our intention but sometimes we actually accidentally piss some people off because of something we've written on this site. Typically it is companies we've written about that don't like the information we've presented and they want us to remove an article, post, or opinion from the eyes of consumers.

It is always our intention to write articles and posts factually and without error. If you feel we got something wrong in our reporting, just let us know in the comments to that post and we'll gladly review the information again and if we got something factually wrong we'll gladly correct it. Use this form to report errors [\[link\]](#).

Being an interactive computer service provider, we are not liable for the content posted by the users of the service. We realize that it might be difficult to understand since the content you do not like appears on our website. But a website that allows users to contribute content cannot possibly verify the accuracy of all its user submissions.

The site is granted by the federal law called the Communications Decency Act or "CDA", 47 U.S.C. § 230, which says that "No provider or user of an interactive computer service shall be treated as the publisher or speaker of any information provided by another information content provider."

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There is a right way and wrong way to respond.

- **The Right Way to Respond**

We encourage anyone that may disagree with something we've written to post their point of view or opinion in the comments to that post. An exchange of ideas is always beneficial and while we may see something as red, someone else might see it as green. Let's talk about it.

The best way for someone to respond is to state which facts were incorrect and why in a conversational tone so we can discuss it openly and transparently.

- **The Wrong Way to Respond**

When you respond in the wrong way with attacks and flames it only makes you look worse and convinces people you have something to hide or deflect. If you send threatening letters from your attorney, we reserve the right to post the letters for readers to see.

If you have read all of the above information and still want to file a lawsuit against us, there are some other points you need to know.

First, Rule 11 of the Federal Rules of Civil Procedure, and each state court's rules, generally require that all pleadings, including initial Complaints, must be presented in good faith, after a reasonable investigation into the facts and the law, and not made for an improper purpose such as harassment. What this means in plain English is that if you file a lawsuit which you know contains false claims, or if you sue without first conducting a reasonable investigation as to the law as it may pertain to the facts of your case, you and/or your attorney can be subject to serious sanctions at the judge's discretion.

In addition to penalties a judge may issue, those who would threaten us need to be aware of another law which imposes civil liability on anyone who files a frivolous lawsuit. This claim is known as "wrongful use of civil proceedings" and it is defined by §674 of the Restatement (Second) of Torts as follows: – he acts without probable cause, and primarily for a purpose other than that of securing the proper adjudication of the claim in which the proceedings are based, and except when they are ex parte, the proceedings have terminated in favor of the person against whom they are brought.

Because GetOutOfDebt.org and the Myvesta Foundation is immune from liability under the CDA for defamation-based and related claims, any suit that seeks to impose liability for the speech of our users is, by definition, an action brought "without probable cause". So if you knowingly file a frivolous lawsuit against us, regardless of where your case is filed, you and/or your lawyers can be subject to a lawsuit in North Carolina in which a jury could, if appropriate, award both substantial compensatory and punitive damages against you.

#### **But You Got Something Wrong About Me/Us in an Article You Published**

We always strive for accuracy but sometimes we may accidentally get something wrong. We are all human. If we did get something wrong it was not intentional or malicious. It was an error. If you spot something we may have accidentally got wrong we encourage you to speak up and use this form to report errors [✎](#) and this form to report typos [✎](#).

#### **Threatening Us Doesn't Work**

Some people try to intimidate us by threatening lawsuits or sternly worded letters from attorneys in an effort to scare us into removing posts. Those efforts have the opposite effect on us and typically lead us to spend more time further investigating what we originally wrote and publishing a new story about the threat.

But before you start to threaten, if we've made an error in a story or you'd like your side of the issue to be heard, please submit the information using this form. Your comment, statement, or correction is welcome.

#### **Our Debt Relief Company and Site Review Policy**

From time-to-time we may write about a specific company or review a debt relief web site. It is important to put those reviews or writings about another website into context.

The purpose of the GetOutOfDebt.org site is to educate and help consumers who are facing a credit, debt or financial situation.

From time-to-time we do write about or write reviews about companies and/or sites, primarily in the debt relief world. So we wanted to help explain our policy and approach in reviewing sites or companies. In fact you may be reading this now because we wrote a review about your company.

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We have no vendetta against any single person or company. The reviews or articles we write are not the result of us hunting down a company or targeting a particular company. They are the result of a question from a reader or information in a story or press release the company itself sent out that we saw and it piqued our curiosity.

We need to start with the same understanding, that consumers in financial trouble create for themselves a disadvantaged class of people that need information in order to be able to make good decisions to find an appropriate remedy to their situation. All good companies would agree it is a good thing for consumers to make informed decisions. As Sy Syms ~~is~~ always said, "An educated consumer is our best customer."

Information presented in our articles and reviews is for the most part the result of online research, our opinion and public information that we feel is important for readers to know. From time-to-time we receive emails from readers (send in your tips here) and people with inside knowledge about a particular company. Much of that information we never publish.

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This site works best when two sides of an issue can be presented and the reader can read both sides and make up his or her own mind. This goes for reviews and articles about companies as well. We always welcome the company we may have written about to post a response in the comments of that article so any reader can read it to hear their side of an issue.

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Terms - Get Out of Debt Guy - Steve Rhode

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Get Out of Debt

Steve Rhode ▾

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*I'll help you get out of debt totally for free. All you have to do is tell me your situation, ask me your question and I'll help you find an honest and truthful solution to resolve your debt and credit situation.*

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Here are copies of my books that you can download for free.

9/7/2016

Terms - Get Out of Debt Guy - Steve Rhode

Eliminate Your Debt Like a Pro  
How to Get Out of Debt Without Getting Scammed  
and What to Do if You Have Been  
The Path to Happiness and Wealth  
The Beach Misses You

I hope you enjoy these free books and I send them  
to you with a special big hug.

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9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

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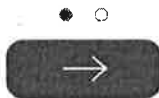
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## ALLEGED FORMER EMPLOYEE SPEAKS OUT ABOUT RESCUE ONE FINANCIAL LOAN OFFERS

Posted by: Steve Rhode August 14, 2012  
in Debt Articles, Debt Relief Industry, Debt Settlement Related, Marketing, Marketing

### Debt Relief - Who's Best?

Don't Get Scammed, Read  
This First. Reviews of The Top  
3 Debt Companies



A reader sent me a letter. Yes, one of those things that is printed on paper.

In this letter the reader says they worked for Rescue One Financial and wanted to share information. The allegations made by the reader are disturbing. And if true, in my opinion, would paint a picture of premeditated deception on part of the debt relief companies.

The reader even included copies of what appears to be a marketing piece allegedly used.

See a response from Rescue One Financial, below.

The reader says:

"I am writing this letter to stop deceptive bait & switch tactics used by these companies. Enclosing advertisements targeting over extended consumers in credit, using offers for a preselected loan and then switch into a debt settlement program.

### SEARCH THE SITE




### GET OUT OF DEBT HOTLINE



Call the Get Out of Debt Guy  
FREE Debt Help Hotline  
or Answer the Questions Below

**1-888-919-3323**

What may we help you with?

How much do you owe?

What type of student loans do you have?

What is the status of your loans?




### BLAZING HOT TOPICS

Rhode Affidavit  
Exhibit B

Student Loans  
charge



9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

I worked briefly in [xxxxxxx] for this organization, feel it is so deceptive & immoral & unethical. As a religious & devout Christian I cannot stand by & watch consumers mislead into this program, my children & spouse convinced me to write this letter.

The company Rescue One Financial sends out mailers (information released from credit bureaus), market to over extended consumers, promising a unsecured loan from Rescue One Financial to take care of the credit card debts.

Then 24 to 48 hours called back & told by Rescue One they were rejected by over a dozen banks, received consumers file back after they obtain their social security, etc. information.

This company never submits to any underwriting department or bank, information is based from their credit report. After consumer is told bad news, then the good news is they are approved for the only federally mandated debt settlement program & approved by the AFCC in the country. (Freedom Debt Relief located in Arizona)

They market to many states, the bottom line is to enroll as many customers into the debt settlement program even if they cannot afford it. Or even if bankruptcy or credit counseling is a better option. Customers personal information is compromised and discarded in unsecured trash cans.

If you are marketing debt settlement then stop misleading consumers by pretending to represent many banks offer unsecured loans. This is a lie and misleading and taking advantage of consumers who are in financial hardship.

Time to clean up this industry, get rid of these blood sucking vultures who prey on unsuspecting consumers. I have done my duty, now please do your part."

## Debt Relief Mailer

This first mailer appears to be designed by a company, Logan Ad Group.

### VERY IMPORTANT CALCULATORS

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- [The Ultimate Guide to Dealing With Student Loans You Can't Afford](#)
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9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

**RescueOne**  
FINANCIAL

IRVINE - location

<Name Last Name>  
<Address>

CONFIRMATION  
OF YOUR PRE-SELECTED LOAN AMOUNT

APPLY  
ONLINE IN MINUTES

GET FUNDED  
IN A FEW DAYS

MAKE  
YOUR MONTHLY PAYMENTS

**YOU HAVE BEEN PRE-SELECTED\* FOR A  
PERSONAL LOAN UP TO <DOLLAR>**

We are contacting you in regard to your pre-selected\* loan from Rescue One Financial offer which is about to expire. For privacy, your loan amount cannot be disclosed on this notification. Choose any of the options below to find out your pre-selected\* loan amount.

Combine all balances on your current debt and make one easy payment with one low APR.

- Convenience: You are already PRE-SELECTED\*
- Confidence: We've helped thousands to get loans -- and since you're already pre-selected\* -- you could be next.
- Choice: You will be able to choose from many different personal loan types.

**TO ACCESS YOUR PRE-SELECTED LOAN AMOUNT:**

**CALL:**  
to speak with a personal consultant  
(800) XXX-XXXX

**OR**

**ONLINE:**  
Log on to  
www.rescueone.com

Financial information may be required

Low fixed monthly payments  
with flexible terms

Respond by 8/2/2012

Contact us within 15 days after receipt of this letter for your loan.  
We offer low rates, it's fast and simple, and your identity is protected.

Rescue One © 2012 Lender Ad Group

Steve

Get Out of Debt Guy - Twitter, G+, Facebook

**Need More Help?**

1. You can call my Get Out of Debt Guy toll-free hotline and be connected with a service provider who can assist you. The number is 888-919-3323. You can call 24 hours a day.
2. If you would like to connect with a great independent debt coach and get individual help for your situation, contact my friend Damon Day at [DamonDay.com](http://DamonDay.com). I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough debt problems.
3. You can always [contact me and ask me your question](#) for free. Keep in mind, I can't get to every question so there is no guarantee I'll answer it on the site.

**Update 8-17-2012**

I received the following statement from a Bradley Smith who is identified as a Rescue One Financial Branch Manager out of what appears to be California.

9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers



*I'd like to clarify several items that appeared in your blog post on August 14 where you published a letter from someone claiming to have worked for Rescue One Financial who offered some unkind and untrue remarks about our business practices.*

*It is unclear whether this really was a former employee and if it was, they surely were not employed here long, because they do not have a firm understanding of how we work and furthermore if they used the kind of sales tactics they describe in their letter to you, they would have been caught in our quality assurance program and appropriate corrective action would have been taken. We do not mislead consumers and we do not tolerate dishonesty.*

*A simple review of our website will show that we have several tools we use to help people get out of debt, including an unsecured consolidation loan program and debt settlement programs.*

*Consumers responding to a mailer like the one on your blog page would have their financial profile reviewed to determine if they qualify for our loan program. Should they qualify for this program, we refer them to our licensed lending partner. Through this partnership, we help consumers gain access to millions of dollars each month to consolidate their debts.*

*Our debt settlement operation is a member of the AFCC, you can verify that here: <http://www.americanfaircreditcouncil.org/members.html>. We take great pride in helping consumers while complying with all applicable federal and state regulations.*

*Best Regards,*

*Bradley Smith  
Branch Manager*

As you can see, Rescue One does not deny that this or a similar mailer was used. I have asked repeatedly for proof they hold a California Lenders License and a license for lending in the states this mailer was sent.

I also asked for helping obtaining this information from Freedom Debt Relief. As of the time this update, no information has been provided that either shows Rescue One Financial is exempt from licensing or holds a lenders license.

## Update April 5, 2013

See Is Rescue One Financial Hiring People to Lie to Google? regarding attempts to bury this story.

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☆☆☆☆☆ (64)



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**\$22.13** ~~\$29.98~~ Prime

☆☆☆☆☆ (3)



Don't Think Twice

**\$10.98** Prime

☆☆☆☆☆ (6)



Don't Think Twice:  
Adventure and Heal...

**\$19.23** ~~\$26.00~~ Prime

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**\$179.99**



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9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

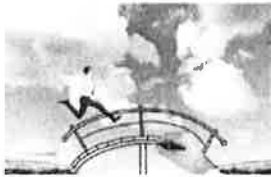





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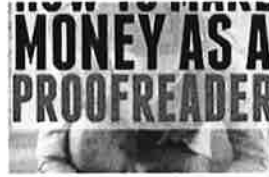
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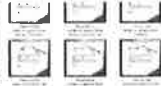
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**Boards Should Fundraise**

networkforgood.com



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getoutofdebt.org



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debtreliefcompanies...



**Rescue One Financial**

getoutofdebt.org



**Crestmont Funding Debt Consolidation...**

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birringlaw.com



**Should I Go With Fast Track Debt Relief?...**

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## ABOUT STEVE RHODE



Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.



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Do I Turn to a Debt Management Company Like Greenpath to Get Out of Debt Now? - Alexa

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August 28, 2015



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February 6, 2015

Comments for this thread are now closed.

60 Comments

Get Out of Debt

Steve Rhode ▾

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Matthew Hearn · 4 years ago

I wouldn't imagine that Freedom Debt is happy about this tactic, right? Any official word from them on this activity? This is fraud to the letter. This is one of the many reasons that our industry is in such bad shape. The other mailer you posted about using the AFCC logo is still out for response, correct? Any official word from the AFCC on this member? What about the lead generation firm that created this and mailed it. Could it be that they claimed this was "approved" in some way? I have seen many mailers like this that have been "approved" by a certain said "industry attorney". Insights?

1 ^ ▾ · Share



Steve Rhode **Mod** → Matthew Hearn · 4 years ago

I have been trading emails with Andrew Houser over this and since I never heard back from Robby Birnbaum on the AFCC member mailer I sent that one to Andrew as well.

One thing I do need to commend Houser on is that he does respond. I'm awaiting an official response. I understand there is an AFCC board conference call today where they will discuss the AFCC mailer.

2 ^ ▾ · Share



Damon Day → Matthew Hearn · 4 years ago

I am confused. Are we pretending that it is inconceivable that a debt settlement company would do something that is in the best interest of their bottom line and not in the best interest of the consumer. Here is my shocked face :-O

I found something that Direct TV and the Debt Settlement industry have in common



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Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers



2 ^ v · Share ·

**Firm Offer of Credit** · 4 years ago

RescueOne is clearly marketing a firm offer of credit to consumers in this mailer. In order to do that you have to have a LENDING LICENSE in the states that you market loan offers in. Steve, do you know if Rescue One has lending licenses in any state at all? Also, the tipster mentions that they are accessing credit bureau data. Whomever is providing that credit data to Rescue One is also violating the FCRA if Rescue One is not properly licensed for lending.

2 ^ v · Share ·

**Steve Rhode** Mod → **Firm Offer of Credit** · 4 years ago

It's funny you mention that. Just yesterday I sent the following message in a discussion with someone named in this article.

"The position that Rescue One Financial is a lender is interesting and certainly has me thinking. On one hand they may claim they are actually a lender and in that case would appear to need to have been licensed and registered in California and other states.

"In general, a "Finance Lender" is defined as any person who is engaged in the business of making consumer loans or commercial loans. These loans may be unsecured, secured by personal property and for loans over \$5,000 by real property or a combination of real and personal property. The definition of a "Finance Lender" in its entirety is contained in Financial Code Section 22009." <http://www.corp.ca.gov/Laws/Fi...>

I'd love to see a copy of their license.

On the other hand, if they are actually an introducer to outside parties and not a lender as portrayed, that certainly would appear to be deceptive since they promote themselves as a lender to yourself, and consumers.

If you read their borrower credit profile authorization page on their site it certainly appears they claim they are a lender. "Rescue One Financial may use your consumer reports to authenticate your identity, to make credit decisions, to administer the resale of Member Payment Dependent Notes ("MPDNs") associated with your loan" and "Such Lender Member decisions, in turn, may assist Rescue One Financial in making decisions related to your loan."

It is also my understanding that if Rescue One Financial is reselling the notes they generate as "Member Payment Dependent Notes" then they would most likely need to have an SEC registration. If so, what's that registration information?

I'll publish any statement they want to make on this but I will require copies of their licenses if they go the lender route."

2 ^ v · Share ·

**Firm Offer of Credit** → **Steve Rhode** · 4 years ago

When a Company markets an offer of credit utilizing data obtained from one of the three credit bureaus, whether they are brokering loans or they are originating them directly, they must be licensed in those states where they are targeting consumers. Does Rescue One Financial have any lending licenses in any states at all, particularly in California where they are located? If not, a simple alert to the credit bureaus might be able to resolve this fraudulent activity.

It would be good to hear an explanation of what is going on here directly

9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

from the management of Rescue One Financial or Freedom Debt Relief. I'm puzzled as to why the management of these companies are not responding to this blog, as they must be aware they are treading on very thin ice???

4 ^ v Share



**Steve Rhode** Mod → Firm Offer of Credit · 4 years ago

The update is there is no update. I am told Rescue One was supposed to send me a statement yesterday, but I have not received it. When I do I will post it.

Freedom Debt Relief has not many any statement about their position on the matter despite multiple requests and emails back and forth.

I just found the RescueOne response in the spam filter and just released it.

3 ^ v Share



**Bradley W. Smith** · 4 years ago

Mr. Rhode,

I'd like to clarify several items that appeared in your blog post on August 14 where you published a letter from someone claiming to have worked for Rescue One Financial who offered some unkind and untrue remarks about our business practices.

It is unclear whether this really was a former employee and if it was, they surely were not employed here long, because they do not have a firm understanding of how we work and furthermore if they used the kind of sales tactics they describe in their letter to you, they would have been caught in our quality assurance program and appropriate corrective action would have been taken. We do not mislead consumers and we do not tolerate dishonesty.

A simple review of our website will show that we have several tools we use to help people get out of debt, including an unsecured consolidation loan program and debt settlement programs.

[see more](#)

1 ^ v Share



**Steve Rhode** Mod → Bradley W. Smith · 4 years ago

Thank you for responding.

I understand your claim is that RescueOne does extend loans to consumers but if that is the case can you help explain why you do not appear to hold a California lenders license?

What states did you send this mailer into and do you hold a lenders license in those states?

I think the gist of this is that the claim is that the mailer led to people being enrolled in the Freedom Debt Relief debt settlement program. If the recipients of this mailer wound up primarily getting loans, what percentage of respondents wound up in the FDR program?

Your answers will help everyone to put the claims made into some context.

If you feel you don't need to hold a lender or broker license, just let us know what your position is and the argument to support it.

4 ^ v Share



**Kent** → Steve Rhode · 4 years ago

I received several of these letters. What I find interesting is that no one has offered the little amount of proof & effort needed that would show whether RescueOne was a scam.

9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

1st, if RescueOne did indeed shop your credit to any of their various 3rd party lenders, (their mailer plainly states this and that they also can secure a loan in-house), then you would see the hits on your credit report for each lender that they shopped your credit to. Thus, if you were turned down by 20 lenders, you would see them on your credit report. It's just like buying a car and having the dealership shop your credit to 3 different banks, the main difference is that RescueOne also offers on their mailer something similar to a 'buy here pay here' line of credit as well.

The 2nd one being that they only have a single complaint in the last three years with the BBB and this complaint appears to be a total non-issue. If someone that actually got scammed by them would just check their credit report and see if there were any hits from these various 3rd party lenders

see more

3 ^ v · Share



mr.townsend · 4 years ago

Hey I got this same mailer back in May from Rescue One, then they told me my fico score which is over 750, my loan request was turned down because of too many credit cards. Then they try to pitch me debt settlement endorsed by AFFCC., that they were only federally mandated program in US. The debt settlement company was freedom debt relief.. this was not legit?? confused...

5 ^ v · Share

Steve Rhode **Mod** → mr.townsend · 4 years ago

If anyone else had a similar experience, please post it in the comments below.

I think the position of the players is this does not happen but I've yet to receive a formal statement back to post.

2 ^ v · Share

Steve Rhode **Mod** · 4 years ago

Here is the official response from Andrew Houser at Freedom Debt Relief on this matter.

"Rescue has been a great partner. We do a detailed underwriting call with every client that gets referred to us and we have never had any issues with their clients. Their reps are very well trained (in part by Mstars I believe!)."

4 ^ v · Share



Matthew Hearn → Steve Rhode · 4 years ago

I spoke with Brad Smith, one of the owners of Rescue One last week. MSTARS did in fact provide comprehensive training services to their original company, Debt Free Associates. I do also know Brad Smith, Brian Voytovich and Brandon Millstone, through many hours of phone conversations and consulting. They are the firm's "senior staffers". These guys were always very concerned about compliance and they did in fact use MSTARS extensively through personal staff coaching and MSTARS Training System use a couple of years ago. At the time, their agents were better than MOST in the industry with regards to compliance, technique and thoroughness. We have not worked with them recently, which I am certain we will now change, but I have always known them to be a stand up group of guys. That said, IF what the tipster is saying is true, then I would have to stand by my words, of course. If a firm is using a bait and switch tactic and is not in fact providing the services they are advertising, then it truly is a case of "bait and switch". If the only goal was to lure a client into the debt settlement program through the promise of a loan, with no actual intention of offering that consumer a loan, that is clearly fraud. As far as the boys over there at Option One (FKA Debt Free Associates), they are pretty good guys. As far as the mailer and/or marketing pieces? I would need more information to make an assessment on whether or not

see more

1 ^ v · Share



Debtsettlementisalie → Matthew Hearn · 4 years ago



9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

you have got to be kidding me. you posted this because they "pay" you for your shitty training. Of course your gonna back up your pay check! I've seen you Matt at the debt settlement leadership conference yelling at the girls booking your room. You look like a little dick guito fuck. Trust me... We are coming after these companies that are performing bait and switch marketing. If I were you I would exit training because you suck and tell Stanley to stop spamming the world with your garbage. CONSUMERS!!!! DON'T THINK TWICE ABOUT IT. ALL THESE COMPANIES ARE IN BED TOGETHER AND THEY ARE TRYING TO MAKE MONEY OFF OF YOU BY RUINING YOUR CREDIT!

3 ^ v · Share ·



Deliah... → DebtsettlementisaLIE · 4 years ago

There is no mstars training of agents..it is all about what is best for the company.. not about the customers..I was friends with someone who used to work there in september.. It is making money of the total debt..using high pressure to get them to ruin credit..No income or expense analysis of their situation..BULLSHIT.. Pretending with marketing flyers that they will give you a loan...disgusting...if you are a debt settlement company rescue one..stop pretending you are something else..They had no such training ..Freedom debt relief is their partner..

1 ^ v · Share ·



Matthew Hearn → DebtsettlementisaLIE · 3 years ago

Wow. You obviously have bigger issues than just this industry. Not sure what you mean by "yelling at the girls booking my room", or how exactly that would pertain to my expertise and credibility in the space. For the record, these guys don't pay me at all. They used the training for a year when they were starting out (2008/9). They haven't paid our firm a dime since then. I only posted what I knew of them based on my experiences with their company. I also seriously doubt that "you" are going after anyone in the industry. Based on your declarations and personal attack above, I would guess you are most likely a failed ex-salesman for one of these companies that has a nice chip on your shoulder. That's alright, my friend. I don't need your validation. I hope you find your much needed meds and can find a way to enter into these discussions in an intelligent, calm, educated way. PS. Real good thing you didn't have the balls to call me that when you "saw" me. Apparently I wasn't having the best day and that could have lead to unnecessary roughness, haha .. Let's keep it positive and above the fray. BTW: Take away the "handle" and post as yourself so we know who you are and what credibility you bring to the table...

1 ^ v · Share ·



Joni → Matthew Hearn · 4 years ago

Rescue One Financial is engaged under the cloak of Freedom Debt Relief Bait & Switch operation.. They need to stop sending out deceptive mailers & be shut down or be honest on who they are?? They have given plenty of opportunities to respond ..yet they choose to be silent ..why??? DOES RESCUE ONE FINANCIAL HAVE A LENDERS LICENSE??? SIMPLE QUESTION WHICH HAS NOT BEEN ANSWERED.....

2 ^ v · Share ·



david Smith → Steve Rhode · 2 years ago

you should be ashamed of yourself for ripping people of you know if it sounds to good to be true it is just another scam we all see right through your BS and this is not are fist time around

^ v · Share ·



Arlen · 4 years ago

I received a mailer similar to the one above.. I live in Florida.. I called the number on this mailer.. Spoke to a guy named Mike who told me that I was preselected for a loan. However he needed my social security information which I did provide. Then 24 hours

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later he told me that my request for the loan was denied by over 20 banks because of 697 credit score. I was over extended etc.. I asked him which banks denied & he could not give me that information. But I was approved for a debt consolidation program which was the only one federally mandated & AFCC approved with freedom debt relief. I was very upset because that is not why I called this number so I can ruin my credit score..He never went over my income or expenses (which is kinda of strange if you applying for a loan). I do own a home & can refinance to get extra pay off these credit cards. I am a retired firefighter from 911 NYC, he was very rude & realized I was not interested in moving forward with this this option. This happened to me early part of June. I am a senior citizen pretty sharp, so I hope they are not sending this out to my counterparts. I ended up throwing out the mailer. Otherwise I would send it to you.

3 ^ v · Share ·

**Steve Rhode** Mod → Arlen · 4 years ago

What is interesting is that with a 697 credit score you would cross the initial hurdle with peer-to-peer lenders Prosper.com and LendingClub.com yet the company was unable to find anyone for you.

6 ^ v · Share ·

**Jamest1042** · 4 years ago

Has anyone actually used their services to secure a debt settlement, which includes lower payments and less total debt? I have been in touch about this scenerio, and told the monies I would pay were to be sent to a federal "I think" fund, and not directly to them(Rescue One).

Just wondering if there has been a case of injustice here.

5 ^ v · Share ·

**Steve Rhode** Mod → Jamest1042 · 4 years ago

There is no federal fund.

3 ^ v · Share ·

**Jamest1042** · 4 years ago

P.S.I also received the mailer you guys were discussing.

4 ^ v · Share ·

**azDave5404** → Jamest1042 · 4 years ago

I too have received these mailers every few months always the same form letter as shown above. I am in AZ. Am glad I found this site so I do not waste my time and hope if enough people respond a lawyer sees this for a class action case. Everyone needs a little help sometimes and taking advantage of them and making their credit worse is not very American!

4 ^ v · Share ·

**Alice B** · 4 years ago

My mother got a mailer with a promise of a loan to pay off her credit cards. She has about \$40,000 in credit debt. However, she has health issues so I handle her financial affairs. She gave them all her private information such as her social security. Rescue One Financial is the company located in California somewhere. Now when I went to followup about the loan of around \$40,000, some guy names blake told me her loan was denied. Too many credit cards & my mom is maxed out. She was turned down for the loan, however she is eligible for some kind of fund or program AFCC Approved & the only FTC program in the country, I think he said the parent company is Freedom Debt Relief located in Arizona. This is some type of federal program connected with Obama's help for senior citizens. Now I am thinking this may not be what it is supposed to be! Help.. Alice B in Arizona visiting Mom..

4 ^ v · Share ·

**Bait** → Alice B · 4 years ago

Alice,

I think you are a victim of a bait and switch. In fact, this whole page spells out what looks to me like a bait and switch.

State and federal regulators should be very interested in this thread and I should hope would look into the entire affair.

Call centers record their calls a lot. Reviewing calls and training manuals etc. is all

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that would be necessary to halt this kind of thing if the way I read what is going on is actually going on.

I would think this would be a show stopper for all companies involved.

Perhaps this will be a good case to pursue substantial assistance liability on the part of Freedom Financial Network/Freedom Debt Relief.

I would encourage you to share what has happened with the CFPB through this link: <https://help.consumerfinance.g...>

Include a link to this page.

3 ^ v Share



Alice B → Bait · 4 years ago

Why is this allowed? I do not understand why companies posing as lenders can get away with this? What about all the people like my mom who sometimes get confused enroll in debt settlement program with freedom debt relief maybe that is not the best solution for them. Rescue one financial got my mother all excited because she was led to believe she would be getting a loan. We can obtain loan on some of her assets or even sell some assets to pay off these credit cards off.. Yes I will report them as well..THANKS FOR THE WARNING... Taking advantage of people is truly disgusting especially our elderly folks.....

3 ^ v Share



Steve Rhode **Mod** → Alice B · 4 years ago

Alice,

What I can tell you is that I raised the bait and switch concerns directly with Andrew Houser at Freedom Debt Relief. His responses led me to believe he felt it was not a big deal and his company had no culpability in taking leads from such events.

Basically, companies get away with this type of behavior because people don't complain about it and raise concerns so regulators take notice and action.

5 ^ v Share



Reader · 4 years ago

Getting letters from Rescue One Financial and a Fresh start info.com with no return address. Seems strange and Scam doesn't it? Who are these weird scam artists? They send you letters without the correct companies of debts owed,not correct. Who are these weirdos ????? Scammers???? With no return address? They need to be reported! Thank you. Deborah

5 ^ v Share



Alice B → Reader · 4 years ago

It is deceptive & not american at all. However, if enough contact FTC& etc..Rescue One Financial & Freedom Debt Relief should stop using these type of advertising. No rating with BBB, I am assuming they feel no need for it. It saddens me when in our own country we have these people who go after unsuspecting or uneducated consumers.. Thank god for the internet...

3 ^ v Share



Reader → Reader · 8 months ago

Deb here again. This co. is a scam. Going back 3 years ago my debts were not resolved and they are involved in illegal schemes that are not ethical by sending out mail with no return address.

^ v Share



James Hahn · 4 years ago

My sister received one of these advertisements back in July 2012. I used to be in the mortgage business, familiar with this company. The company used to be a subprime lender back in the days before the mortgage meltdown 2008. Now they are in the debt business, nothing but a front for Freedom debt Relief located in Arizona. They are located in Irvine, switched from subprime mortgages to debt settlement. In the advertisement promises of a loan for up to credit amount owed. Looks like now they are selling debt settlement instead of subprime loans.. wow...desperation.. they are not a licensed lender

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in ca.. BAIT AND SWITCH FOR SURE..

7 ^ v Share

**Kathy Pegues** · 4 years ago

I just received one of these Advertisements and I live in Alabama. Haven't contacted them and don't plan to as it looked suspicious to me!

1 ^ v Share

**Steve Rhode** **Mod** → Kathy Pegues · 4 years agoCan you send me a copy? Please. See <https://getoutofdebt.org/confi...>

1 ^ v Share

**Chris B** → Kathy Pegues · 4 years ago

Do not contact them...scam...they will pretend like you are eligible for a loan & then decline you..persuade you into a debt settlement program..even if your income does not qualify..freedom debt relief & rescue one financial..they are together...sometimes you have other options...careful analysis of your situation maybe warranted...

2 ^ v Share

**DAISY FROM TX** · 4 years ago

Thank you for your help..I almost signed up for this program..rescue one financial..glad I found this site..Blaine or Blake..not sure..guy was hammering me to docu sign that day...promised me a loan not debt settlement..sales tactics so hardcore...

1 ^ v Share

**Karl** · 4 years ago

Rescue One Financial sent me a deceptive ad..I fell for it..Now I am waiting for them to call back in regards to obtaining a loan to pay off my \$31000 worth of credit card..I lost my job..figured this would help..no interst in debt settlement or ruining my credit..

1 ^ v Share

**mike21** · 4 years ago

Looks like Rescue One Financial still doing same thing and have not changed tactics..Pitching a loan & switching to debt settlement. I got a call from them about 2 weeks ago...They do call this Bait and Switch see comments of damon...

1 ^ v Share

**Steve Rhode** **Mod** → mike21 · 4 years ago

If anyone thinks this is a bad practice, feel free to exercise your option to file a complaint about it. You can submit your complaint here.

<http://www.consumerfinance.gov...>

2 ^ v Share

**Jim Palmer** · 3 years ago

Rescue One Financial is a FRAUD! I got one of these mailers telling me I am preselected for a \$40K personal loan only to find out after calling that they are just another fraudulent "debt settlement" company. Can these companies just be wiped out? I thought the FTC took all these guys out in 2010!

1 ^ v Share

**Douchebaggery at its finest** → Jim Palmer · 3 years ago

I think the best way to understand what is going on with this outfit is to draw on an age old saying from simpler times.

If they look like ducks, walk like a ducks and act like ducks, then they are clearly \*%ing douchebags.

1 ^ v Share

**Steve Rhode** **Mod** → Jim Palmer · 3 years ago

Jim,

Can you send me the mailer so I can see it? Use <http://getoutofdebt.org/confid...>

1 ^ v Share

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Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers



johnsan@aol.com · 3 years ago

Rescue one financial & freedom debt relief same bait and switch tactics & no response from Andrew houser or Brad smith on deceptive advertising marketing scams..staying silent because it is a SCAM.. You pitch loans where you have no lenders license & then tell people they qualify for a debt settlement program turned down for a loan.. DISGUSTING ...How do you both sleep at night.....

1 ^ v · Share

Steve Rhode **Mod** → johnsan@aol.com · 3 years ago

Neither responded to me.

1 ^ v · Share

Steve Rhode **Mod** · 3 years ago

Just found out there is a job posted for people to report this post as spam to Google in an attempt to bury it. See <http://getoutofdebt.org/51374/...>

1 ^ v · Share



Ferdie65 · 3 years ago

It's good that I had read this before I sign up, but I already given my SSS#,...What will be the consequences?...I'm afraid that they will use that could ruin more my credit.

1 ^ v · Share

Steve Rhode **Mod** → Ferdie65 · 3 years ago

Please get me a copy of the mailer they sent you. See <http://getoutofdebt.org/confid...>

The only consequences are they may have hit your credit report for a loan inquiry which can ding you. Other than that I doubt they'd do anything with it.

1 ^ v · Share



Guest · 3 years ago

This is great info to know, god a letter from these guys and thought about using them for a sec. did a quick search, found you guys when searching for Rescue One Financial, luckily BBB LA currently doesn't have a rating for ROF, so i kept searching. Thanks for the info, keep up the good fight!

1 ^ v · Share



iblser67 · 3 years ago

This is great info to know, got a letter from these guys and thought about using them for a sec. did a quick search, found you guys when searching for Rescue One Financial, luckily BBB LA currently doesn't have a rating for ROF, so i kept searching. Thanks for the info, keep up the good fight!

1 ^ v · Share



Jim Z · 3 years ago

Rescue one financial nothing but a scam..My dad called number from a mailer he received..The agent was trying to get him signed up with putting his credit cards into a debt relief program.. The problem is thank god I have his poa..handle all the financial issues..My father suffers from dementia.. The agent when I called was extremely rude & my dad thought it was a loan to pay off his credit cards.. Just so sad that these companies are out scamming vulnerable seniors..I saw the mailer deposited into the trash...where it belongs..I am going to file complaint with the FTC.

2 ^ v · Share



Richard B · 3 years ago

Yes Rescue One Financial (bait & switch operation) sent me a flyer similar to the one posted on your website..I needed a loan to pay off some debt..and the agent never mentioned debt settlement at all..It was never even part of the conversation..He took all information & told me he would call back to give an approval for line of credit.. Then told me I was turned down but if interested in debt settlement he could help me..I asked him if company was registered lender in california..he could not answer question...I guess rescue one financial is relying on deceptive advertising to have their phone ring... FTC

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Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

guidelines etc mean nothing to RESCUE ONE FINANCIAL when you scam & bait & switch consumers..

2 ^ v · Share ·



**Steve Rhode** Mod → Richard B · 3 years ago

If you still have the flyer you got, can you send it to me so I can see it. You can get it to me at <http://getoutofdebt.org/confid...>

1 ^ v · Share ·



**Jim McMillan** → Steve Rhode · 3 years ago

Did you get a copy of the letter? I would be MORE than happy to share mine..

1 ^ v · Share ·



**Jim McMillan** → Jim McMillan · 3 years ago

I realize this is an older post, feel free to email me..

1 ^ v · Share ·



**Steve Rhode** Mod → Jim McMillan · 3 years ago

Please do. See <http://getoutofdebt.org/52705/...>

^ v · Share ·



**Sam** · 3 years ago

Just signed up with Rescue One last night. Got up this morning looking into it a little more, and found a lot of good info. I have since emailed everyone at Rescue One I could think of to cancel this enrollment. Anyone else ever enrolled and had to cancel after the fact? Feel free to email me.

1 ^ v · Share ·



**Andrew** → Sam · 3 years ago

You can send an em canceling program..Cancel any automatic payment with your bank....

1 ^ v · Share ·



**Tired of scams** · 4 months ago

This is EXACTLY the scenario that just happened to me. It wasn't until I received an email that I even realized the company I was dealing with was Rescue One. The mailer and website it sent me to said Personal Lending Group. The man I spoke with at Rescue One lied about how long it would take me to pay off my debt making current payments of about double the minimum. He said 9 years - interesting since I am purposely making more than the amount listed by each creditor to allow me to pay each card off in 3 years. When I told him he was wrong and I was not interested in the federal program to negotiate with my creditors, he became angry and rude. This company needs to be shut down - people need honesty in trying to resolve credit issues not scams and lies. Paying off your debt and ruining your credit for a long time is not the only solution. I will make some sacrifices and pay it off in 18 months.

^ v · Share ·



**Steve Rhode** Mod → Tired of scams · 4 months ago

Sounds like you got a crappy sales person on a bad day. When you break the script, some people get not nice, no matter who you are calling. Congratulations on having a plan in place for paying the debt down early. Good job.

^ v · Share ·

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**DISQUS**

THE AMAZING HOW TO GET OUT OF DEBT  
CALCULATOR

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9/7/2016

Alleged Former Employee Speaks Out About Rescue One Financial Loan Offers

In a matter of minutes this one single online calculator will demonstrate your different debt relief options available to get out of debt. As far as I know this is the first calculator like this. It's free to use. [\[Click Here\]](#)

My promise to you:



*I'll help you get out of debt totally for free. All you have to do is tell me your situation, ask me your question and I'll help you find an honest and truthful solution to resolve your debt and credit situation.*



## LEGAL FRIENDS AND PROTECTORS

A number of consumer attorneys stand behind the site as a friend and legal protector of the work we do here. [\[Click Here\]](#)

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[Watch my debt story »](#)

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Here are copies of my books that you can download for free.

Eliminate Your Debt Like a Pro  
 How to Get Out of Debt Without Getting Scammed  
 and What to Do if You Have Been  
 The Path to Happiness and Wealth  
 The Beach Misses You

I hope you enjoy these free books and I send them to you with a special big hug.

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**From:** Brad Smith <[BSmith@rescue1fin.com](mailto:BSmith@rescue1fin.com)>  
**Date:** August 22, 2016 at 5:39:00 PM EDT  
**To:** Steve Rhode <[steve.rhode@myvestafoundation.org](mailto:steve.rhode@myvestafoundation.org)>  
**Cc:** "Andrew Houser ([andrew@bills.com](mailto:andrew@bills.com))" <[andrew@bills.com](mailto:andrew@bills.com)>  
**Subject: RE: Confirmation?**

Hi Steve-

I had a couple of calls out to make certain that no one had filed anything on my behalf. That is not my signature, Deborah Garcia apparently lives in Rhode Island which we don't do business in. The comments about Matt (Hearn), I assume are pretty rude and I like Matt.

If I can help in any other way on this one, please let me know?

**Bradley W. Smith**

---

**Founder/Co-CEO | Rescue One Financial**  
[bsmith@rescue1fin.com](mailto:bsmith@rescue1fin.com)

Toll-free 877-399-7684 x4961  
Direct 949-734-4961  
Fax 949-491-1059



16842 Von Karman, Suite #300  
Irvine, CA 92606 | [rescueonefinancial.com](http://rescueonefinancial.com)



Rhode Affidavit  
Exhibit C



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**From:** Steve Rhode [<mailto:steve.rhode@myvestafoundation.org>]

**Sent:** Monday, August 22, 2016 2:04 PM

**To:** Brad Smith

**Subject:** Confirmation?

Brad,

Just need that confirmation you did not file that bogus lawsuit. Things moving quickly at the moment.

Steve

--

Steve Rhode

[About Me](#)

***Named Top Site for Dealing With Debt by MSN Money***

***Named a Dr. Phil Recession Resource***

***Author of Two of the Top Six Personal Finance Books on iTunes***

***Contributor or Debt Expert for:***

***Huffington Post***

***WRAL Television***

**Founder: Personal Finance Syndication Network**

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

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# Get Out of Debt Guy<sup>SM</sup>

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Call the Get Out of Debt Guy  
FREE Debt Help Hotline

1-866-834-4739

Posted by: Steve Rhode March 10, 2015 in Debt Articles



I received an email from a reader, along with a filed complaint, who expressed some serious concerns about two companies selling debt settlement services; Financial Rescue, LLC and Success Link Processing, LLC.

The reader sent in the following statement:

"In August of last year, I enrolled in this company from Financial Rescue LLC in Milpitas, CA. They are a local run company, I saw on TV. They entered me and my mother in a company named Success Link Processing LLC which we knew nothing about.

Financial Rescue took all our information over the phone and pulled our credit reports which was convenient so I did not have to dig paper work that I might not have anymore.

The explanation from the person from Financial Rescue sounded so good, it made us feel like it was going to be a walk in the park. Our accounts were going to be personally handled by an attorney, she said. A

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to search type and hit enter



Call the Get Out of Debt Guy  
FREE Debt Help Hotline  
or Answer the Questions Below

## 1-888-919-3323

What may we help you with?

Student Loan Debt

How much do you owe?

Select...

What type of student loans do you have?

Select...

What is the status of your loans?

Select...

Get Help



- Borrow
- Student

Rhode Affidavit  
Exhibit D

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

notary came to our house and breezed through the agreement and the next thing we knew, we have signed up and were enrolled with Success Link Processing LLC.

A few months went by and we were surprised when my mother was served with a summons by a process server which gave us 30 days to reply from the day she was served. This is when the nightmare started.

We were told to contact Success Link Processing based on the person we spoke from Financial Rescue LLC. They said, they were done doing their job as far as getting us in a program. Then we were being passed around from one person to the next when we called Success Link Processing.

Finally the summons, they said was assigned to their arbitrator. I was calling them daily to get an update and they just kept saying they are taking care of it. 30 days went by and we were not told to do anything except wait. One day, another letter came in the mail and it said that my mother had a judgment. I immediately called Success Link Processing to tell them what we received and the person there just said that there was nothing they can do about the judgment. I told them that the arbitrator told me they were talking care of it. They said that they had no attorney to fight the summons. So I asked them why they were charging me retainer fees and legal plan fees and all other kind s of fees every month.

It was getting frustrating and we were going nowhere. Worst is we were scared out of our minds and we did not know if we were going to jail or what.

One day when I called a girl answered the phone and she was were pleasant. She advised me that she was leaving that company because she could not bear what they were doing to their clients. They were just taking their money every month without providing any service. Then she said that the owner of Financial Rescue and Success Link was the same person and the employees of Financial Rescue were also the employees of Success Link Processing. She also said there was no attorney for the program. That's all a big lie.

As I asked her more questions, more disgust was eating away from my gut and I wanted to cry but at the same time I was so angry that I was so stupid and let this happen to my mother.

She also told me that they were all in the Philippines and there were a few employees in the US, but most calls get forwarded to the Philippines. That explains why the person I was talking to most of the time sounded so sleepy because of the time difference and nothing happened to our debts.

Then she proceeded to explain that the program they were using was not secure. Any employee can go into an internet cafe and pull all the information of a client. The next day when I called to talk to the manager, that girl was not working there anymore. I asked for the Manager and I was given a person who could not hardly speak Tagalog, Philippine language.

When I told her I wanted to get all my money back, she started screaming at me. Then they said they will refund only what was in my trust account until I told them I was going to report them to the Police and she started laughing and said they are not going to do anything.

But then they said she would refund most of the money but they cannot return the retainer for the attorney. I asked, What attorney? I was told there was no attorney by a girl the other day. She said that girl did not know what she was doing that's why she was not there anymore."

## Is Any of This True?

The reader sent in a statement of fees and the statement makes it appear the debt settlement program is front loaded. You can see the "service fee" being taken out at the start of the program. Also not there is a \$400 charge for some sort of legal plan enrollment.

- [Get Out of Debt Calculator](#)
- [What Repaying Your Debt Will Cost You in Retirement - Calculator](#)

[Report Typo - Report Error](#)

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9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

**DEBT SETTLEMENT/RESOLUTION FEE AND PAYMENT SCHEDULE**

Total Amount of Debt			39,919.49	Settlement Funds Estimated			\$15,967.60	
Service Fee Percentage			12	TOTAL ESTIMATED SAVINGS			\$18,081.85	
Estimated Total Fees and Settlement			\$24,837.64	*Legal Plan Enrollment Fee			\$400.00	
Months in Program	*Legal Plan Enroll Fee	*Legal Plan Admin Fee	Service Fee	Admin Fee	**Trust Acct Fee	Settlement Reserves	Monthly Draft	Draft Dates
1	50.00	0	252.16	62.00	10.75	268.72	653.63	8/19/2014
2	50.00	35.00	252.16	62.00	10.75	253.72	653.63	9/30/2014
3	50.00	35.00	252.16	62.00	10.75	253.72	653.63	10/30/2014
4	50.00	35.00	252.16	62.00	10.75	253.72	653.63	11/30/2014
5	50.00	35.00	252.16	62.00	10.75	253.72	653.63	12/30/2014
6	50.00	35.00	252.16	62.00	10.75	253.72	653.63	1/30/2015
7	50.00	35.00	252.16	62.00	10.75	253.72	653.63	2/28/2015
8	50.00	35.00	252.16	62.00	10.75	253.72	653.63	3/30/2015
9	0	35.00	252.16	62.00	10.75	303.72	653.63	4/30/2015
10	0	35.00	252.16	62.00	10.75	303.72	653.63	5/30/2015
11	0	35.00	252.16	62.00	10.75	303.72	653.63	6/30/2015
12	0	35.00	252.16	62.00	10.75	303.72	653.63	7/30/2015
13	0	35.00	252.16	62.00	10.75	303.72	653.63	8/30/2015
14	0	35.00	252.16	62.00	10.75	303.72	653.63	9/30/2015
15	0	35.00	252.16	62.00	10.75	303.72	653.63	10/30/2015
16	0	35.00	252.16	62.00	10.75	303.72	653.63	11/30/2015
17	0	35.00	252.16	62.00	10.75	303.72	653.63	12/30/2015
18	0	35.00	252.16	62.00	10.75	303.72	653.63	1/30/2016
19	0	35.00	252.16	62.00	10.75	303.72	653.63	2/29/2016
20	0	35.00	0	62.00	10.75	555.88	653.63	3/30/2016
21	0	35.00	0	62.00	10.75	555.88	653.63	4/30/2016
22	0	35.00	0	62.00	10.75	555.88	653.63	5/30/2016
23	0	35.00	0	62.00	10.75	555.88	653.63	6/30/2016
24	0	35.00	0	62.00	10.75	555.88	653.63	7/30/2016
25	0	35.00	0	62.00	10.75	555.88	653.63	8/30/2016
26	0	35.00	0	62.00	10.75	555.88	653.63	9/30/2016
27	0	35.00	0	62.00	10.75	555.88	653.63	10/30/2016
28	0	35.00	0	62.00	10.75	555.88	653.63	11/30/2016
29	0	35.00	0	62.00	10.75	555.88	653.63	12/30/2016
30	0	35.00	0	62.00	10.75	555.88	653.63	1/30/2017
31	0	35.00	0	62.00	10.75	555.88	653.63	2/28/2017
32	0	35.00	0	62.00	10.75	555.88	653.63	3/30/2017
33	0	35.00	0	62.00	10.75	555.88	653.63	4/30/2017
34	0	35.00	0	62.00	10.75	555.88	653.63	5/30/2017
35	0	35.00	0	62.00	10.75	555.88	653.63	6/30/2017
36	0	35.00	0	62.00	10.75	555.88	653.63	7/30/2017
37	0	35.00	0	62.00	10.75	555.88	653.63	8/30/2017
38	0	35.00	0	62.00	10.75	555.88	653.63	9/30/2017
39								
40								

17

As you can see those are not the only fees charged. For the first eight months the consumer was allegedly being charged a legal plan enrollment fee, legal plan admin fee, service fee, admin fee and trust account fee. Presumably these fees were being taken out as the money was coming in. In just the first eight months the fees alone add up to about \$3,150. The total service fee charged is \$4,791 or about 12% of enrolled debt.

## Related Companies?

The reader said the two companies were working closely together. It appears they do share the same street address at 416 S. Hillview Drive, Milpitas, California 95035. The Google street view picture from 12-2013 shows 416 is occupied by Financial Rescue, LLC.

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer



A consumer testimonial on the Financial Rescue, LLC site also mentions both companies.

**FINANCIAL RESCUE LLC**

Click HERE

Toll Free

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Home > Testimonials

## TESTIMONIALS

“Thanks you very much for doing excellent job you have done in my Debt Settlement Program.

I really do appreciate and one more thank you also to Success Link Processing.

Good job.”

How helpful is this article?

★★★★★ 5 / 5 (1 votes)

— Rizalina -- Canoga Park, CA

Another testimonial says a consumer learned about Financial Rescue from television as the reader who wrote me said they had.

“I learned about Financial Rescue, LLC from watching you on TV at TFC's Adobe Nation. Although, I was already losing sleep for struggling to pay even just my minimum payment on my multiple credit cards, I was very hesitant to enroll because I heard a lot of “horror” stories from people who have entered a debt settlement program.

Could this have been the advertisement?

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer



## Financial Rescue, LLC

According to CorporationWiki, Financial Rescue key officers are Marilyn Labre, Dolores Mercado, and Caamarketing Services.

"Financial Rescue LLC filed as a Domestic in the State of California on Wednesday, July 23, 2008 and is approximately seven years old, according to public records filed with California Secretary of State. The filing is currently active as of the last data refresh which occurred on Sunday, June 22, 2014.

### Key People

Marilyn Labre serves as the Member

Dolores Mercado is the Member of Financial Rescue LLC.

The registered agent for the company is Corporation Service Company. Also known as a statutory or resident agent, the registered agent is responsible for receiving legal notifications regarding court summons, lawsuits, and other legal actions involving the corporate entity.

Financial Rescue LLC also lists another corporation as a key member of the company. Caamarketing Services serves as Member." – Source

The BBB says a Rod Mercado is the President/CEO. And that the company is a "marketing programs & services" company. The BBB gives the company an A+ rating and lists no complaints. – Source

Financial Rescue describes themselves by saying, "Financial Rescue LLC (FRLLC) provides consumer leads to debt settlement providers and law firms to assist clients as advocates for their rights."

They also promote they are IAPDA certified.

## Success Link Processing, LLC

According to CorporationWiki:

Success Link Processing LLC filed as a Domestic in the State of California on Wednesday, April 18, 2012 and is approximately three years old, according to public records filed with California Secretary of State. The filing is currently active as of the last data refresh which occurred on Sunday, June 22, 2014.

### Key People

Rodolfo Mercado serves as the Member

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

The registered agent for the company is Corporation Service Company. Also known as a statutory or resident agent, the registered agent is responsible for receiving legal notifications regarding court summons, lawsuits, and other legal actions involving the corporate entity.

Success Link Processing LLC also lists another corporation as a key member of the company. Caadebt Settlement Service serves as Member. – Source

Success Link Processing describes themselves by saying, "Success Link Processing is a debt settlement company that advocates consumer financial well-being by providing them the highest quality and the best alternatives and solutions for debt relief."

## Legal Plan

The footers of both the Financial Rescue and Success Link Processing websites mention a "Legal Plan" service but the sites seem to provide no other information about the plan.

## Web Server

The web server for the domains is interesting. The server hosts only the following domains:

creditcardpaymentoptions.com  
creditcardsettlement.us  
debtalidcalifornia.com  
debtreliefcalifornia.com  
financialfreedomdebtsettlement.com  
financialrescuellc.com  
maxdebtrelief.com  
rodtotherescue.com  
sl-processing.com  
wecaresupport.com

## I Reached Out to the Company

I contacted the company yesterday in hopes of establishing some line of communication to hear what their response was to the consumer statements. As of the time of publication I have not heard back from them yet.

If you have a credit or debt question you'd like to ask just use the online form [↗](#). I'm happy to help you totally for free.

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

## Debt Relief - Who's Best?

Don't Get Scammed,  
Read This First.  
Reviews of The Top 3  
Debt Companies

● ○



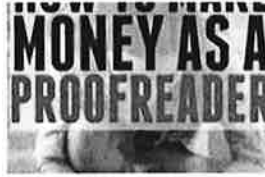
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ITT Tech Closes - How to Get Your Student Loan Debt Forgiven



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Call the Get Out of Debt Guy  
FREE Debt Help Hotline

**888-919-3323**

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Click Here

**Student Loan Help**  
Click Here



9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

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**Debt Relief - Who's Best?**

debt-consolidation-re...

**Update on Case Filed by Florida Against...**

getoutofdebt.org

**Long Term Disability Law**

davidallenlaw.com

**How to Check Out a Business or...**

getoutofdebt.org

**Is Thomassen Law Group a Scam I...**

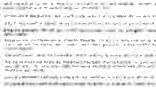
getoutofdebt.org

**End Your Timeshare Burden**

donateforacause.org

**Worth Unlimited Scam Comment...**

getoutofdebt.org

**Previous Employees of United Law...**

getoutofdebt.org

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CREDITCARDSETTLEMENT.US DEBTAIDCALIFORNIA.COM DEBTRELIEFCALIFORNIA.COM DOLORES MERCADO

FINANCIAL RESCUE FINANCIALFREEDOMDEBTSETTLEMENT.COM FINANCIALRESCUELLC.COM IAPDA

INTERNATIONAL ASSOCIATION OF PROFESSIONAL DEBT ARBITRATORS MARILYN LABRE MAXDEBTRELIEF.COM ROD MERCADO

RODOLFO MERCADO RODTOTHERESCUE.COM SL-PROCESSING.COM SUCCESS LINK PROCESSING WECARESUPPORT.COM



Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.



Previous:

We took a look at arbitration agreements and here's what we found

Next:

Debt Settlement Industry – Sued in RICO Complaint



**Success Link Processing Won't Give Me My Money Back**

January 20, 2016



**Financial Rescue – Consumer Complaint – July 27, 2015**

July 27, 2015



**Financial Rescue, Success Link, Jack Walsh Firm, Bella Financial – Consumer Complaint –**

June 1, 2015



**Financial Rescue, LLC and Success Link Processing, LLC – Consumer Complaint – March 9, 2015**

March 9, 2015



**Best Debt Settlement Awards Announced by 10 Best Debt**

February 24, 2015

**Lloyd Ward & Associates and Meracord Hit With RICO Class Action Suit Apparently Open to All Clients**

July 25, 2012

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer

Comments for this thread are now closed.

4 Comments

Get Out of Debt

Steve Rhode

Recommend

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Bradley Smith · a year ago

Thanks Steven for the concerns my name is Bradley Smith and this should be known that the company allows their salesmen after they have sold 10 clients in a day to have sex in public. In fact it is in their handbook. It is an absolute zoo in there. With over 5,000 employees it is an unsanitary place to work with feces in the hallway and an absolute horrid place for somebody to come to work because it is extremely dangerous to be in their price in the bay area.

I worked for this company in 2014 and was very unhappy there because of the unsanitary and anything goes attitude.

^ v Share

Steve Rhode **Mod** → Bradley Smith · a year ago

What company are you talking about? Your allegations sound questionable. Please provide more information.

^ v Share



Bradley Smith · a year ago

Steven I am not alleging I am stating this about financial rescue. How is that questionable? Did you use to work there as well? You must have left before I started.

^ v Share

Steve Rhode **Mod** → Bradley Smith · a year ago

Was not aware 5,000 people worked in that office.

^ v Share

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DISQUS

In a matter of minutes this one single online calculator will demonstrate your different debt relief options available to get out of debt. As far as I know this is the first calculator like this. It's free to use. [\[Click Here\]](#)

A number of consumer attorneys stand behind the site as a friend and legal protector of the work we do here. [\[Click Here\]](#)

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*I'll help you get out of debt totally for free. All you have to do is tell me your situation, ask me your question and I'll help you find an honest and truthful solution to resolve your debt and credit situation.*

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Here are copies of my books that you can download for free.

Eliminate Your Debt Like a Pro  
 How to Get Out of Debt Without Getting Scammed  
 and What to Do if You Have Been  
 The Path to Happiness and Wealth  
 The Beach Misses You

I hope you enjoy these free books and I send them to you with a special big hug.

9/7/2016

Reader Raises Concerns About Financial Rescue, LLC and Success Link Processing, LLC by Consumer



9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron

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[Home](#) > [Ask The Get Out of Debt Experts](#) > [My Parents Were Contacted by Debt Relief Centers of America. - Sharron](#)


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FREE Debt Help Hotline**

1-866-834-4739

## MY PARENTS WERE CONTACTED BY DEBT RELIEF CENTERS OF AMERICA. — SHARRON

Posted by: Steve Rhode | October 5, 2012 | In Ask The Get Out of Debt Experts, Debt Settlement

### Debt Relief - Who's Best?

Don't Get Scammed, Read This First. Reviews of The Top 3 Debt Companies



"Dear Steve,

First I just wanted to thank you for what you do....I have been helping my parents evaluate debt settlement 'companies' (I now prefer to call them predators) and your site has been extremely helpful. I also wanted to submit some information that I hope can help someone else going through the same process

My parents were recently contacted by Debt Relief Centers of America (based in Miami Gardens, Miami) and were about to start working with them. I did numerous searches to find any customer complaints out there but found very little. In addition, their company website shares no information about their executive team, how long they've been in business, etc. I got on the phone with these people to voice my concerns about their inflated performance claims and felt their communication style was an even bigger red flag. So I redoubled efforts on the internet search. On (Florida State Division of Corporations) a search of their company name pulled up nothing. On this site you also have the ability to search fictitious company names and what I found out is that the name "Debt Relief Centers of America" has a current owner named Madison Monroe & Associates (think you've heard of them). They also have a previous

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FREE Debt Help Hotline  
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**1-888-919-3323**

What may we help you with?

Student Loan Debt

How much do you owe?

Select...

What type of student loans do you have?

Select...

What is the status of your loans?

Select...

[Get Help](#)

**Debt.com**  
When life happens...

BLAZING HOT TOPICS

- B...
- S...

**Rhode Affidavit  
Exhibit E**

9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron

owner named The Lifeguard Financial Group (their internet reputation is among the worst I've seen). Both companies are linked to Rafael Ulloa as President/CEO, with same physical office address.

I saw on your website that these Madison/Monroe and Lifeguard have already been linked to each other and to another company, but sunzip.org was the first place I saw them linked to "Debt Centers of America". I am deeply concerned about other people in debt who are being contacted by this dummy company. Right now it's very difficult to link them back to any fraudulent practices and they arrogantly advertise that they have no customer complaints on file. Please follow up on this and post any relevant info on your website as quickly as possible. If you have any suggestions of where I can report this finding in Florida please let me know, I'd be more than happy to spend whatever time it takes to get this information to the consumers in need.

Sharron"



Call the Get Out of Debt Guy  
FREE Debt Help Hotline

**888-919-3323**

**Debt Settlement Help**  
Click Here

**Student Loan Help**  
Click Here

Dear Sharron,

Thank you for contributing the results of your detective work.

I wanted to take a look and confirm what you found.

## Debt Relief Centers of America

Debt Relief Centers of America was first registered on September 13, 2004. The first annual report listed Richard B. Feinberg as the president and director of the company. Feinberg appears to be an attorney with a law firm in Tampa. - Source [\[1\]](#)

According to the last annual report filed on April 30, 2012, Richard B. Feinberg is still the president and director and they list their office address at 901 W. Hillsborough Ave, Tampa, FL 33603. - Source [\[2\]](#). That address is currently used for the P.R. Smith Law Group.



According to the most recent public picture of the location the sign out front offers bankruptcy, debt consolidation, credit recovery, and real estate services. The telephone number is listed as 813-231-3328 and the website is bankruptcyhelp4u.com.

If you look for bankruptcyhelp4u.com it redirects to 1800debtrelief.com which says it is Debt Relief Legal Group, LLC and P.R. Smith Law Group, P.A.

### VERY IMPORTANT CALCULATORS

- Get Out of Debt Calculator
- What Repaying Your Debt Will Cost You in Retirement - Calculator

### IMPORTANT ARTICLE LINKS

Report Typo - Report Error

### MY MOST POPULAR GET OUT OF DEBT GUIDES:

#### Popular Guides

- Those That File Bankruptcy Do Better Than Those That Don't
- Why Income Based Student Loan Payments Can Be a Terrible Trap
- The Fine Art of Getting Out of Debt
- How to Try to Get a Refund From a Debt Relief Company
- The Ultimate Guide to Dealing With Student Loans You Can't Afford
- Money Personality Quiz and Test. What Are Your Spending Habits?
- The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line
- These Private Student Loans Can Be Easily Discharged in Bankruptcy
- Top 10 Reasons You Should Stop Paying Your Unaffordable Private Student Loan

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**Student Loan Help**  
Click Here

**Credit Counseling Help**  
Click Here

**I Buy Your Junk Mail**  
Click Here

9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron

## bankruptcyhelp4u.com

bankruptcyhelp4u.com is owned by Patrick Smith of PR Smith Law Group.

## 1800debtrelief.com

1800debtrelief.com is owned by Debt Relief Legal Group, LLC at 5300 4th St. N., St Petersburg, FL 33704.

Debt Relief Legal Group, LLC is owned by Richard Feinberg and says it is located at 5300 4th St. N, St Petersburg, FL 33704. - Source 

According to a web search, that address is also used by Essentials, the Salon.



9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron



## But There is More Than One Debt Relief Centers of America

In what will surely confuse consumers, there is more than one Debt Relief Centers of America registered in Florida. Sharron was correct, Debt Relief Centers of America is a registered fictitious name of Madison Monroe & Associates of 4 W Las Olas Blvd, Suite 201, Fort Lauderdale, FL 33301. - Source [\[1\]](#)

This Debt Relief Centers of America appears to be located at:

1111 Park Centre Boulevard  
Suite 206  
Miami Gardens, FL 33169  
Off (877) 605-3167 ext. 1000  
Fax (800) 779-1274

Sales : 877-346-2797  
Arbitration: 877-359-6457 - Source [\[2\]](#)

This company also uses the domain name of [debtreliefcenterofamerica.com](http://debtreliefcenterofamerica.com) and that domain name is owned by Rafael Ulloa of 4 W Olas Blvd, Suite 203, Ft lauderdale, FL 33301.

This Debt Relief Centers of America appears to primarily offer debt settlement as their primary service.

9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron



**Eliminate Your Debt**

**DEBT RELIEF**

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### Debt Settlement

Debt Settlement is the fastest and least expensive way to get out of debt and improve credit without filing bankruptcy. Also known as debt negotiation, debt settlement is not a credit counseling service or a consolidation loan; it is an amicable approach to debt reduction for those experiencing an overload in debt and who have considered bankruptcy as an option. This practice, however, is difficult to handle on your own. Over the years, our arbitrators have established relationships with the many creditors in order to simplify this process. We work diligently with your creditors to reduce your unsecured debt balances down as much as 40-60% by achieving an agreed settlement. Any debt settlement program will have an adverse effect on your credit during the term of the program. This may affect your ability to apply for new credit while your accounts are being settled. Once the debt has been paid off through a settlement program, a client is then free to rebuild a solid credit profile without holding the burden of any outstanding debt.

Our negotiation process has been tested and developed over years of experience by our team of professional arbitrators. Our arbitrators are highly skilled and trained in each of their fields of expertise whether in credit cards, personal loans or car repossessions. Through their established relationships with the creditors and financial institutions, we are able to successfully negotiate the debts of our clients at a substantial discount. We continually develop our relationships with creditors, collection agencies and law firms throughout the country, and we always maintain a very professional and cooperative relationship with them in order to reach the most favorable settlement offer for our clients. We work directly, and 100% for you.

#### We Can Settle

- Credit Cards/Debit Cards
- Department Store Credit Cards
- Unsecured Personal Loans and Lines of Credit
- Medical/Health Bills
- Collection, Auto Repossession's

#### We Cannot Settle

- Home Loans / Mortgages
- Auto Loans / Student Loans
- Government Loans
- Lawsuits, IRS Debt/Taxes
- Secured Debts

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The last activity on Madison Monroe & Associates was a name change from Madison Monroe & Associates, P.A. to Madison Monroe & Associates, Inc. – Source [18](#)

The president of Madison Monroe & Associates is Rafael Ulloa. – Source [19](#)

Nancy Jarquin was the CEO of the company and was removed in 2011. – Source [20](#)

Rafael Ulloa has been associated with:

- 1ST PYRAMID FINANCIAL INC.
- THE LIFEGUARD FINANCIAL GROUP, INC.
- DEBTCARE FINANCIAL, INC.
- MADISON MONROE & ASSOCIATES, INC.



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### Officer/Registered Agent Name List

Officer/RA Name	Entity Name	Entity Number
ULLOA, RAFAEL H	1ST PYRAMID FINANCIAL INC.	P05000159167
ULLOA, RAFAEL H	THE LIFEGUARD FINANCIAL GROUP, INC.	P08000109826
ULLOA, RAFAEL H	DEBTCARE FINANCIAL, INC.	P09000075160
ULLOA, RAFAEL H	MADISON MONROE & ASSOCIATES, INC.	P09000081203
ULLOA, RAFAEL H	1ST PYRAMID FINANCIAL INC.	P05000159167
ULLOA, RAFAEL H	THE LIFEGUARD FINANCIAL GROUP, INC.	P08000109826
ULLOA, RAFAEL H	DEBTCARE FINANCIAL, INC.	P09000075160
ULLOA, RAFAEL H	MADISON MONROE & ASSOCIATES, INC.	P09000081203

Now this may be entirely coincidental and I have no confirmation that this is the same guy but a web search did uncover a Rafael H. Ulloa of Pembroke Pines, Florida that was arrested last year and is currently on probation.



**January 10, 2012: Rafael Ulloa of Madison and Monroe sent in the following statement.**

*You have listed a mugshot and arrest record of a gentlemen on this article suggesting that he might or may not be me. You guys are walking a very thin line making those types of assumptions, For the record that is not me and I have never met that person in my life before,*



9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron

*just because we have similar names although I don't know his exact middle name does not mean we are related or somehow the same person.*

*Please remove that arrest record as you are providing false information and that guy has nothing to do with My Company which is the subject of your story.*



 Unpublish

**Rafael H Ulloa**

Mugshots.com ID: 6555420

Name: ULLOA, RAFAEL H

Race: HISPANIC

Gender: MALE

Birth date: 10/02/1978

Hair Color: BLACK

Eye Color: BROWN

Height: 5' 6" (1.68 m)

Weight: 210 lb (95 kg)

DC Number: L92394

Scheduled Termination Date: 3/25/2013

Location: FT. LAUDERDALE

Supervision Begin Date: 9/26/2011

Current Status: ACTIVE

Supervision Type: PROBATION FELONY

**Addresses:**

- 15825 NW 16TH COURT
- PEMBROKE PINES, FL 33028


**Names / Aliases:**


- RAFAEL ULLOA
- RAFAEL H ULLOA
- RAFAEL HERMOGENS ULLOA

**Current Community Supervision History:**

Offense Date	Offense	Sentence Date	County	Case No.	Community Supervision Length
05/27/2011	COCAINE - POSSESSION	09/26/2011	BROWARD	1109039	1Y 6M 0D

Madison Monroe & Associates also did get a cease & desist letter from the state of Connecticut on August 21, 2012. The State claimed:

- Madison, Monroe & Associates P.A. CEASE AND DESIST from violating Section 36a-671(b) of the Connecticut General Statutes, in effect prior to October 1, 2011, and Section 36a-17(d) of the 2012 Supplement to the General Statutes;
- A CIVIL PENALTY of One Hundred Thousand Dollars (\$100,000) be imposed against Madison, Monroe & Associates P.A., to be remitted to the Department of Banking by cashier's check, certified check or money order, made payable to "Treasurer, State of Connecticut", no later than thirty (30) days from the date this Order is mailed; -- Source 

The BBB gives Debt Relief Centers of America a D- rating. They also list the principal as the director of sales, Joe Zinerco. -- Source 

9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron

**THIS BUSINESS IS NOT BBB ACCREDITED****Debt Relief Centers of America****Find a Location****(877) 346-2797***View Additional Phone Numbers*

1111 Park Centre Blvd., Suite #206, Miami

Gardens, FL 33169

Jzinerco@drcoa.com

<http://www.debtreliefcenterofamerica.com>**On a scale of A+ to F**

Reason for Rating

BBB Ratings System Overview

So Sharron, I hope all my research is helpful to you and does support some of your findings.

## Would You Like to Be a Detective as Well?

Here are some guides we've written to help people that want to checkout any debt relief company they are considering working with.

- [The Ultimate Consumer Guide to Checking Out a Debt Relief Company Before You Sign On the Line](#)
- [How to Check Out a Business or Company to Avoid Getting Scammed or Ripped Off](#)

You can look at the related articles section of this post to see what has been written about them in the past. The comments on any relevant post may be enlightening as well.

## For Your Parents

Sharron, since your parents are searching for a solution for some financial problem I'd suggest you first read [How to Get Out of Debt. The Honest and Unvarnished Truth](#) and [The Truth About The Success Rates, Failure Rates and Completion Rates of Credit Counseling, Debt Settlement, and Bankruptcy](#). They will give you a great overview of what we need to deal with to get you moving in the right direction.

Then use the free [How to Get Out of Debt Calculator](#) to review your options.

Once you've identified a company you want to work with, then follow my step-by-step guide on how to check out a debt relief company.

Please post your responses and follow-up messages to me on this in the comments section below.

## Want More Help? Here Are 3 Things You Can Do Right Now

In no particular order, here are three options you can consider to get the help and information you are looking for right now.

1. You can call my Get Out of Debt Guy toll-free hotline and be connected with a service provider who can assist you. The number is **888-919-3323**. You can call 24 hours a day.

9/7/2016

My Parents Were Contacted by Debt Relief Centers of America. - Sharron









2. If you would like to connect with a great independent debt coach and get individual help for your situation, contact my friend Damon Day at [DamonDay.com](http://DamonDay.com). I've known Damon for years and mentor him. He's awesome and works hard to develop individual solutions for tough debt problems.
3. You can always [contact me and ask me your question](#) for free. Keep in mind, I can't get to every question so there is no guarantee I'll answer it on the site.

Big Hug!

**Steve**Get Out of Debt Guy - Twitter [@](#), G+ [+](#), Facebook [f](#)

If you have a credit or debt question you'd like to ask just use the online form.

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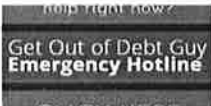


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**ABOUT STEVE RHODE**

Steve Rhode is the Get Out of Debt Guy and has been helping good people with bad debt problems since 1994. You can learn more about Steve, here.



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Rafael Ulloa 4 years ago

Let me first start by stating that if someone is going to do detective work it would be wise

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to go to the source themselves instead of making assumptions and confusing other consumers that may trust this site to give them correct information or advise. If a consumer wants to know something about a Company and they are asking this site for advise then I believe The Company in question should be contacted and interviewed so that the correct information gets out to the general public.

As I have stated before Madison Monroe & Associates has absolutely no affiliation to Lifeguard Financial or Safetrust Financial. The only link between these Companies comes from 1st Pyramid Financial, a Mortgage Company established in 2004 by Anthony Passero and myself Rafael Ulloa. When the Mortgage Crisis hit South Florida we shut down that Company, just like 95% of the other Mortgage Companies out there at the time.

When we shut down 1st Pyramid Financial Mr. Passero and myself decided to go our separate ways and Mr. Passero Incorporated Lifeguard Financial. I in turn Incorporated The Lifeguard Financial Group, very similar names and in different suites in the same building, again Mr. Passero and myself were good friends and at the time didn't see anything wrong with the similarity in names.

After a year in Business I noticed that the similarity in names was not benefitting my

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Rafael Ulloa · 4 years ago

Also here is a photo of our Office Building located at 1111 Park Centre Blvd, Miami Gardens, FL All the information and locations you have above are completely incorrect



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Steve Rhode **Mod** · Rafael Ulloa · 4 years ago

Thank you for your comments. The source of the information in my response is linked in the article itself to show where that information came from.

If any information the reader got wrong needs to be addressed, as you can see you have free rein to comment and clarify anything you feel is incorrect.

In my answer to the reader I did say give the Park Centre address.

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Steve Rhode **Mod** · 4 years ago

Updated story with statement received from Rafael Ulloa:

January 10, 2012: A Rafael Ulloa of Madison and Monroe sent in the following statement.

You have listed a mugshot and arrest record of a gentlemen on this article suggesting that he might or may not be me. You guys are walking a very thin line making those types of assumptions, For the record that is not me and I have never met that person in my life before, just because we have similar names although I don't know his exact middle name does not mean we are related or somehow the same person.

Please remove that arrest record as you are providing false information and that guy has nothing to do with My Company which is the subject of your story.

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